SUMMARY OF SIGNIFICANT CHANGES TO CHAPTER 13 GUIDELINES EFFECTIVE MARCH 10, 2006

Listed below are the sections of the Guideline provisions that are either new or are materially different from the previous Guideline provisions. Please review these sections carefully and feel free to contact Judge Jackson's chambers if you have questions regarding these additions and changes.

Section III(A) - note change in due date for first payment where the plan is not filed with the petition, and the elimination of the requirement to file a plan summary if the plan exceeds two pages.

Section IV(C) - note that written objections to confirmation are now due three business days prior to the date set for the § 341 Meeting of Creditors.

Section V - note this entirely new section dealing with treatment of mortgages.

Section VI(B), (C), and (D) - note these new subsections relating to proofs of claims.

Section VII - note the addition of the entire section relating to adequate protection.

Section VIII(D) - note the changes in this subsection regarding treatment of additional income from various sources.

Section IX(D) & (E) - note the addition of these subsections relating to surrender of collateral and trustee disbursements after entry of an order granting relief from the stay.

Sections X & XI - note the addition of these two sections relating to Declaratory Orders Regarding Automatic Stay and Declaratory Orders Regarding Dismissal.

Section XII(C), (D), (F) & (G) - note the addition of these subsections relating to valuation.

Section XIII(A) - note the changes to this subsection relating to plan provisions.

Section XV - note the numerous changes in this section relating to attorney fees, including the increased fees allowed for confirmed Chapter 13 cases, post-confirmation services, and cases that are dismissed or converted prior to confirmation.

Section XV(A)(ix) - Of particular importance are the provisions that all fees shall be approved by the Court, and that the Court continues to encourage the parties to communicate and attempt to resolve matters prior to initiating a contested matter or adversary proceeding.